Certificate Number: 05781-PAW-DE-034040143

Bankruptcy Case Number: 17-20655



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>February 3, 2020</u>, at <u>1:26</u> o'clock <u>PM PST</u>, <u>Clara Santini</u> completed a course on personal financial management given <u>by telephone</u> by <u>Sage Personal Finance</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western</u> District of Pennsylvania.

Date: February 3, 2020 By: /s/Allison M Geving

Name: Allison M Geving

Title: <u>President</u>